

**Information to identify the case:**

Debtor 1 Jeffrey S. Ardolino Sr.  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **14-22255-GLT**

Social Security number or ITIN **xxx-xx-9166**  
EIN **-----**  
Social Security number or ITIN **----**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey S. Ardolino Sr.

9/17/19

**By the court:**

Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jeffrey S. Ardolino, Sr.  
Debtor

Case No. 14-22255-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 23

Date Rcvd: Sep 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2019.

db	+Jeffrey S. Ardolino, Sr., 2553 Homehurst Avenue, Pittsburgh, PA 15234-3160
13936242	++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 (address filed with court: Columbia Gas of Ohio, Inc., P.O. Box 117, Columbus, OH 43216)
13864680	+KML Law Group, 3232 Newmark Drive, Miamisburg, OH 45342-5421
13885675	+NCB Management Services, Inc., 1 Allied Drive, Trevose, PA 19053-6945
13866441	+PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
13939526	+PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
13864682	+PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 18 2019 03:31:44 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM Sep 18 2019 06:53:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13864678	+EDI: CINGMIDLAND.COM Sep 18 2019 06:53:00 AT&T Mobility, PO Box 6416, Carol Stream, IL 60197-6416
13871067	EDI: AIS.COM Sep 18 2019 06:53:00 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
13864677	+EDI: GMACFS.COM Sep 18 2019 06:53:00 American Suzuki Financial Services, PO Box 9001951, Louisville, KY 40290-1951
13935360	+E-mail/Text: kburkley@bernsteinlaw.com Sep 18 2019 03:33:06 Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
13864679	+EDI: HFC.COM Sep 18 2019 06:53:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
13922916	EDI: JEFFERSONCAP.COM Sep 18 2019 06:53:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
13882254	EDI: RESURGENT.COM Sep 18 2019 06:53:00 LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13864681	+E-mail/Text: blegal@phfa.org Sep 18 2019 03:32:03 Pennsylvania Housing Finance Agency, PO box 15057, Harrisburg, PA 17105-5057
13901301	+E-mail/Text: csc.bankruptcy@amwater.com Sep 18 2019 03:33:14 Pennsylvania American Water, P.O. Box 578, Alton, IL 62002-0578
13895357	EDI: RECOVERYCORP.COM Sep 18 2019 06:53:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13888748	EDI: NEXTTEL.COM Sep 18 2019 06:53:00 Sprint Corp., Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949
13864683	+EDI: NEXTTEL.COM Sep 18 2019 06:53:00 Sprint, PO Box 8077, London, KY 40742-8077
13864684	EDI: WTRRNBNK.COM Sep 18 2019 06:53:00 Target National Bank, PO Box 59317, Minneapolis, MN 55459-0317
13864685	+EDI: VERIZONCOMB.COM Sep 18 2019 06:53:00 Verizon, PO Box 660748, Dallas, TX 75266-0748 TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr Duquesne Light Company  
cr PNC BANK, NATIONAL ASSOCIATION

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 19, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: aala  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Sep 17, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
andygornall@latouflawfirm.com  
Brian C. Thompson on behalf of Debtor Jeffrey S. Ardolino, Sr. bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t  
hompsonattorney.com;bwamsley@thompsonattorney.com  
Brian C. Thompson on behalf of Plaintiff Jeffrey S. Ardolino bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t  
hompsonattorney.com;bwamsley@thompsonattorney.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernssteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernssteinlaw.com  
Ronda J. Winneccour cmeccf@chapter13trusteeewdpa.com

TOTAL: 7